WE CLAIM

1.　A method for conducting mobile commerce comprising:

verifying user authorization at a hand held device;

5　　　　　transmitting a transaction request from the hand held device;

transmitting an amount and a transaction identification in response to the transaction request, from a base unit;

displaying the amount at the hand held device;

transmitting a user identification and the transaction identification

10　from the hand held device; and

posting a credit transaction to the user identification from the base unit, as a function of the transaction identification.

2.　The method of claim 1 wherein the hand held device provides for interactive communication with the base unit.

15　　3.　The method of claim 1 wherein user authorization is verified using a biometric device.

4.　The method of claim 1 wherein user identification contains credit card information.

5.　The method of claim 1 further comprising:

20　　　　　encrypting the user identification at the hand held device prior to transmitting.

6.　The method of claim 1 further comprising:

decrypting the user identification at the base unit.

7.   The method of claim 1 further comprising:

        initializing communication from the base unit to a financial

institution.

5   8.   The method of claim 1 further comprising:

        encrypting the transaction identification from the base unit prior to

transmitting.

9.   The method of claim 1 further comprising:

        decrypting the transaction identification at the financial institution.

10   10.   The method of claim 1 wherein transaction identification is used as

a pointer to actual transaction information.

11.   The method of claim 1 further comprising:

        initializing communication from the base unit to a transaction

totaling device.

15   12.   The method of claim 1 further comprising:

        accepting a transaction from the hand held device, based on the

displayed amount.

13. A system for conducting mobile commerce comprising:

means for authorizing a user;

means for transmitting a transaction request from the user;

5   means for transmitting an amount and a transaction identification in response to the transaction request;

means for notifying the user of the amount;

means for transmitting a user identification and the transaction identification from the user; and

10   means for posting a credit transaction to the user identification as a function of the transaction identification.

14. The system of claim 13 further comprising:

means for initiating communication to a transaction totaling device.

15. The system of claim 13 further comprising:

15   means for initiating communication to a financial institution.

16. The system of claim 13 further comprising:

means for allowing a user to accept a transaction based on the displayed amount.

17.   A computer readable medium storing a computer program comprising:

computer readable code for authorizing a user;

5   computer readable code for transmitting a transaction request from a user;

computer readable code for transmitting an amount and a transaction identification in response to the transaction request;

computer readable code for displaying the amount to the user;

10   computer readable code for transmitting a user identification and the transaction identification from the user; and

computer readable code for posting a credit transaction to the user identification, as a function of the transaction identification.

18.   The computer readable medium of claim 17 further comprising:

15   computer readable code for initiating communication to a transaction totaling device.

19.   The computer readable medium of claim 17 further comprising: '

computer readable code for initiating communication to a financial institution.

20   20.   The computer readable medium of claim 15 further comprising:

computer readable code for accepting a transaction from the user, based on the displayed amount.